

HCS SS SB 884 -- DENTAL INSURANCE POLICIES

SPONSOR: Wallingford (Gosen)

COMMITTEE ACTION: Voted "Do Pass" by the Committee on Insurance Policy by a vote of 5 to 1.

This bill regulates dental service agreements. Specified contracting entities, such as those selling dental insurance plans, must not sell, assign, or otherwise grant access to the dental services of a participating provider unless expressly authorized by the health care contract. The health care contract must specifically provide that one purpose of the contract is the selling, assigning, or giving the contracting entity rights to the services of the participating provider, including network plans. Upon entering a contract with a participating provider and upon request by a participating provider, a contracting entity must properly identify any third party that has been granted access to the dental services of the participating provider. A contracting entity that sells, assigns, or otherwise grants access to the dental services of a participating provider must maintain an Internet website or a toll-free telephone number where the participating provider may obtain a listing, updated at least every 90 days, of the third parties that have been granted access to the participating provider's dental services.

The bill specifies that contracts between contracting entities and providers must specify the source of discounts on items sold by providers. All third parties that have contracted with a contracting entity to purchase, be assigned, or otherwise be granted access to the participating provider's discounted rate must comply with the participating provider's contract, including all requirements to encourage access to the participating provider, and pay the participating provider pursuant to the rates of payment and methodology set forth in that contract, unless otherwise agreed to by a participating provider. A contracting entity is deemed in compliance with this section when the insured's identification card provides information which identifies the insurance carrier to be used to reimburse the participating provider for the covered dental services.

PROPONENTS: Supporters say that the bill will create more transparency in the relationship and contractual agreements between dental service providers and insurers. Dental service providers will receive notice of changes in insurance coverage and updated information on their duties to patients.

Testifying for the bill were Senator Wallingford and the Missouri Dental Association.

OPPONENTS: There was no opposition voiced to the committee.

INFORMATION ONLY: Delta Dental has no opposition to this bill and would be happy to provide information regarding the legislation.